



***Statement of The Insurance Association of Connecticut***  
**Labor and Public Employees Committee**

**March 3, 2022**

**HB 5251 - An Act Concerning Workers' Compensation for Dispatchers**

I am Eric George, President of the Insurance Association of Connecticut (IAC). The IAC is a state-based trade association that represents Connecticut's property and casualty insurance industry and Connecticut's life insurance and financial security industries. Among other insurance-related products, IAC members offer (i) home insurance, (ii) auto insurance, (iii) workers' compensation insurance, (iv) liability insurance, (v) group benefits, (vi) life insurance, (vii) annuities, (viii) retirement plans, (ix) long-term care insurance, (x) disability income insurance, and (xi) reinsurance.

The IAC opposes HB 5251. The bill would allow dispatchers, who are employed by either a public or private public safety agency, to file a workers' compensation claim for injuries sustained on the way to work or on the way home from work, regardless of whether they are responding to a request of their employer and in response to an emergency.

Workers injured during a normal commute to or from their place of employment are generally not entitled to workers' compensation benefits under what is known as the "coming and going" rule, because the injury did not arise out of or in the course of employment, which is a basic tenet of workers' compensation. However, **workers injured while driving to and from work at the request of their employer and in response to an emergency are covered under the current workers' compensation system**, as an exception to the rule.

In fact, "[I]t has been established that since the advent of workers' compensation in Connecticut, an injury sustained while responding to an emergency call can be the basis of a claim under what is now Chapter 568...[because] [s]uch an injury can reasonably be determined to have arisen out of and in the course of a claimant's employment consistent with the provisions of § 31-275(1)".<sup>1</sup>

The Workers' Compensation Act was never intended to cover accidents that occur during a normal commute to and from work because such activity falls squarely outside the employees' employment activities. Expanding coverage in this manner would result in an influx of claims, which would be extremely difficult to investigate and challenge. This expansion would compromise the integrity of the workers' compensation system and result in substantial increases in costs for employers.

We urge the committee to reject HB 5251. Thank you for considering our remarks.

<sup>1</sup> *Solis v. City of Middletown*, CRB-8-15-10, August 9, 2017.